

UNITED STATES BANKRUPTCY COURT
Western District of New York

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 5/18/12.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

John C. Todaro
140 Lorfield Drive
Amherst, NY 14226

Case Number:
1-12-11598-MJK

Last four digits of Social-Security or Individual Taxpayer-ID No(s).
(ITIN)/ Complete EIN: xxx-xx-9401

Attorney for Debtor(s) (name and address):

Regina A. Walker
Jeffrey Freedman Attorneys at Law
424 Main Street, Suite 622
Buffalo, NY 14202-3593
Telephone number: (716) 856-7091

Bankruptcy Trustee (name and address):

Daniel E. Brick
91 Tremont Street
P.O. Box 604
North Tonawanda, NY 14120-0604
Telephone number: (716) 693-2335

Meeting of Creditors

Date: **June 26, 2012**

*****Cellular phones and PDAs not allowed in building.*****

Time: **11:30 AM**

Location: **Office of the U.S. Trustee, Olympic Towers, 300 Pearl Street, 4th Floor, Buffalo, NY 14202**

Individual debtors must provide picture identification and proof of social security number to the trustee at this meeting of creditors. Failure to do so may result in your case being dismissed.

Presumption of Abuse under 11 U.S.C. § 707(b). See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines: Papers must be *received* by the bankruptcy clerk's office by the following deadlines:
Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 8/27/12

Deadline to Object to Exemptions: Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

Olympic Towers, Suite 250
300 Pearl Street
Buffalo, NY 14202
Telephone number: (716) 362-3200

For the Court:

Acting Clerk of the Bankruptcy Court:
Lisa Bertino Beaser

Case filing information and deadline dates can be obtained free of charge by calling our Voice Case Information System:
(716) 362-3201 or (866) 222-8029

You could have received this notice electronically. Register to receive future notices sent electronically through the Bankruptcy Notice Center:
<http://www.EBNuscourts.com>

Hours Open: Monday – Friday 8:00 AM – 4:30 PM
Website: <http://www.nywb.uscourts.gov>

Date: 5/18/12
Doc #5

In the event of severe weather or other emergency situations, please call (716) 362-3200 (Buffalo) after 7:00 a.m. EST or visit www.nywb.uscourts.gov for updated court closing information.

EXPLANATIONS

B9A (Official Form 9A) (12/11)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail, or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6) , you must file a complaint or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Undeliverable Notices	The address of the debtor's attorney will be used as the return address for the Notice of Meeting of Creditors. For returned or undeliverable mailings, debtor(s) must obtain the intended recipient's correct address, re-send the notice, and file a certificate of service with the Clerk's Office. The Clerk's Office will then update its records for future mailings. Failure to serve all parties with a copy of this notice may adversely affect the debtor, as provided by the Bankruptcy Code.
--- Refer to Other Side for Important Deadlines and Notices ---	